

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT SMITH

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-10229

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/18/2020 and confirmed on 7/6/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		92,886.00
Less Refunds to Debtor	71.38	
TOTAL AMOUNT OF PLAN FUND		92,814.62

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,827.60	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,327.60

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTEE	0.00	50,513.46	0.00	50,513.46
	Acct: 3753				
	BANK OF NEW YORK MELLON - TRUSTEE	21,722.60	21,722.60	0.00	21,722.60
	Acct: 3753				
	ERIE FEDERAL CREDIT UNION(*)	5,136.93	5,136.93	802.95	5,939.88
	Acct: 9188				
					78,175.94

Priority					
	PRO SE	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT SMITH	0.00	0.00	0.00	0.00
	Acct:				
	ROBERT SMITH	71.38	71.38	0.00	0.00
	Acct:				
	MCEL RATH LEGAL HOLDINGS LLC++	0.00	0.00	0.00	0.00
	Acct:				
	PAUL W MCEL RATH JR ESQ++	0.00	0.00	0.00	0.00
	Acct:				
	PAUL W MCEL RATH JR ESQ++	3,500.00	3,500.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	AARONS INC(*)	0.00	0.00	0.00	0.00
	Acct: 0081				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				
	US DEPARTMENT OF EDUCATION	18,274.00	6,149.02	0.00	6,149.02
	Acct: 8032				
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 5808				
	NATIONAL FUEL GAS DISTRIBUTION COF	481.62	162.06	0.00	162.06
	Acct: 9901				
	ROBERTSON ANSCHUTZ SCHNEID ET AL	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
					6,311.08
TOTAL PAID TO CREDITORS					84,487.02
TOTAL CLAIMED					
PRIORITY		0.00			
SECURED		26,859.53			
UNSECURED		18,755.62			

Date: 06/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ROBERT SMITH

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:20-10229

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Robert Smith
Debtor

Case No. 20-10229-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jun 25, 2025

Form ID: pdf900

Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2025:

Recip ID	Recipient Name and Address
db	+ Robert Smith, 10323 Clifton Drive, Lake City, PA 16423-1218
15219315	+ Cornerstone, Pob Box 145122, Salt Lake City, UT 84114-5122

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Jun 26 2025 00:30:00	The Bank of New York Mellon, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Email/Text: EBN@edfinancial.com	Jun 26 2025 00:30:00	US Department of Education, 120 N Seven Oaks Drive, Knoxville, tn 37922-2359
15242119	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 26 2025 00:30:00	ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
15219314	+ Email/Text: bankruptcynotices@aarons.com	Jun 26 2025 00:31:00	Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
15233658	+ Email/Text: kslater@eriefcu.org	Jun 26 2025 00:31:00	Erie Fcu, 3503 Peach St, Erie, PA 16508-2741
15219316	+ Email/Text: kslater@eriefcu.org	Jun 26 2025 00:31:00	Erie Federal Credit Union, 3503 Peach St, Erie, PA 16508-2741
15219317	Email/Text: amps@manleydeas.com	Jun 26 2025 00:30:00	Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216
15391632	+ Email/Text: Bankruptcy@natfuel.com	Jun 26 2025 00:31:00	National Fuel, Attn. Legal Dept., P.O. Box 2081, Erie, PA 16512-2081
15219318	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 26 2025 00:30:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
15684072	+ Email/Text: EBN@edfinancial.com	Jun 26 2025 00:30:00	U.S. Department of Education, C/O Edfinancial on behalf of, US Dept of Education, 120 N Seven Oaks Drive, Knoxville TN 37922-2359
15326418	^ MEBN	Jun 26 2025 00:21:42	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15326391	Email/Text: EBN@edfinancial.com	Jun 26 2025 00:30:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 790322, St Louis, MO 63179-0322

TOTAL: 12

District/off: 0315-1

User: auto

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Date Rcvd: Jun 25, 2025

Form ID: pdf900

Total Noticed: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15242118		The Bank of New York Mellon f/k/a The Bank of New
15233656	*+	Arronrnts, 309 E Paces Ferry, Atlanta, GA 30305-2377
15233657	*+	Cornerstone, Pob Box 145122, Salt Lake City, UT 84114-5122
15233659	*P++	MANLEY DEAS KOCHALSKI LLC, ATTN BANKRUPTCY DEPT, 1555 LAKE SHORE DRIVE, COLUMBUS OH 43204-3825, address filed with court:, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216
15233660	*+	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2025 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor The Bank of New York Mellon amps@manleydeas.com
Denise Carlon	on behalf of Creditor The Bank of New York Mellon dcarlon@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Robert Smith ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Sindi Mncina	on behalf of Creditor The Bank of New York Mellon smncina@raslg.com

TOTAL: 6